

Figure 1

PATENT APPLICATION, BRIAN YOLLES — EXHIBIT A

BACKEND LOSS COMPENSATION

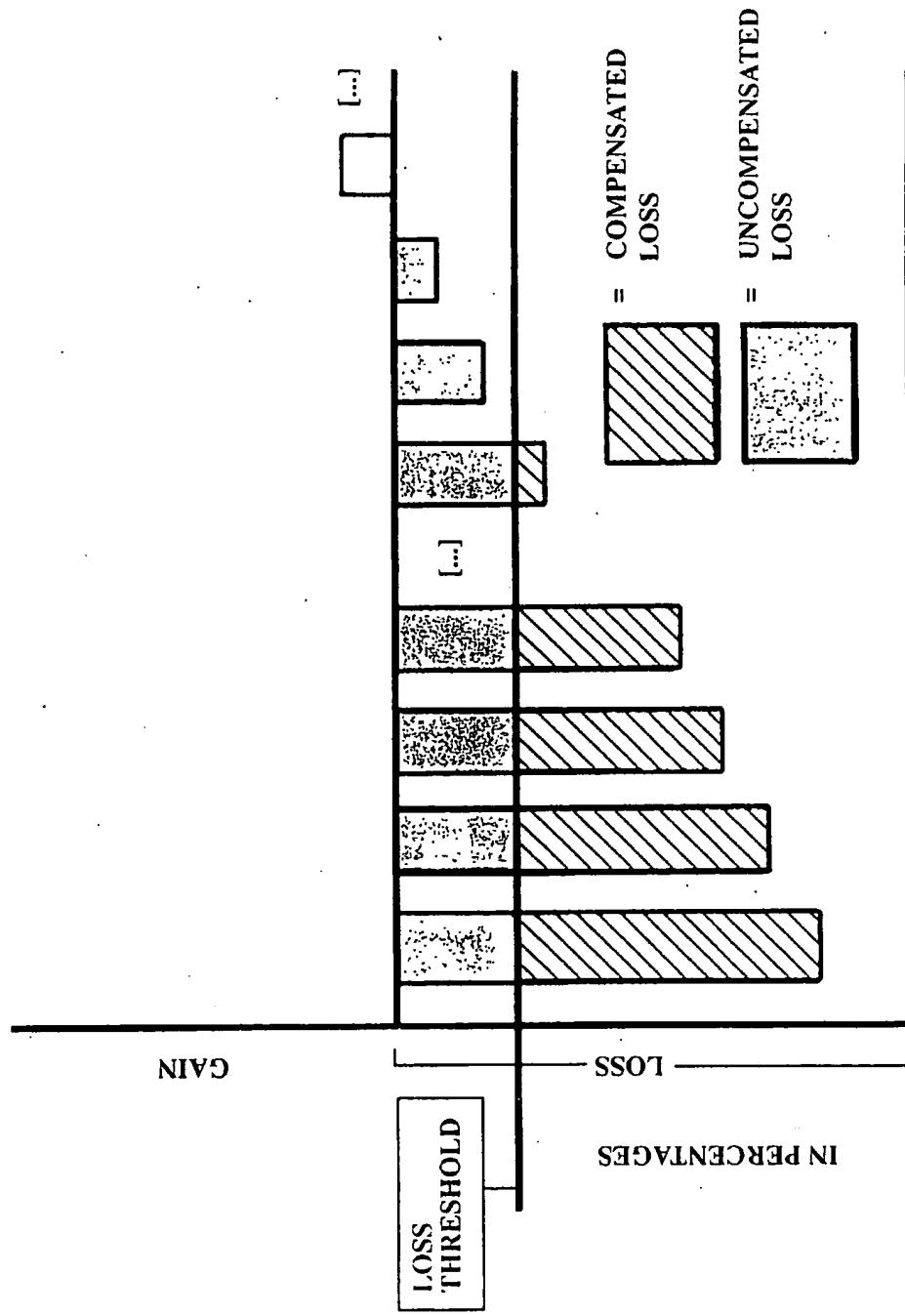
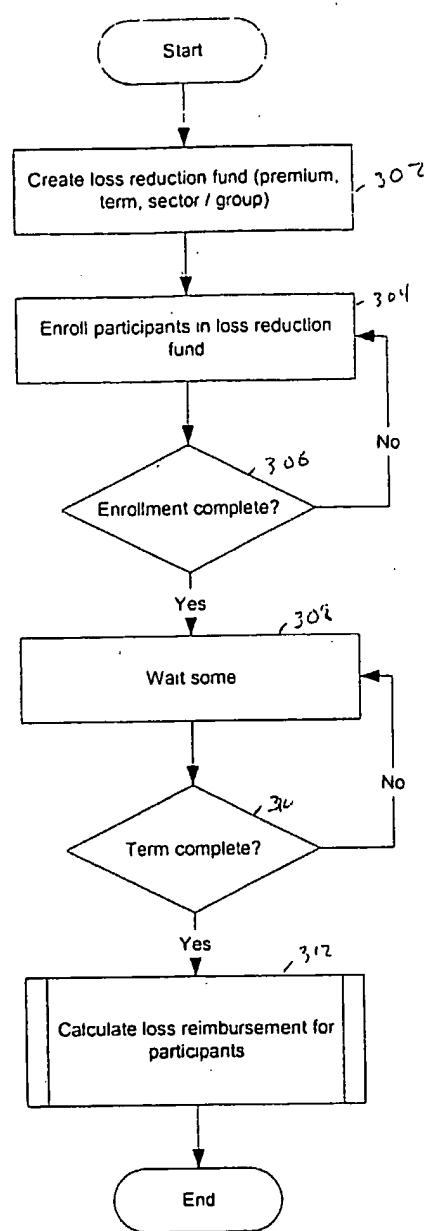


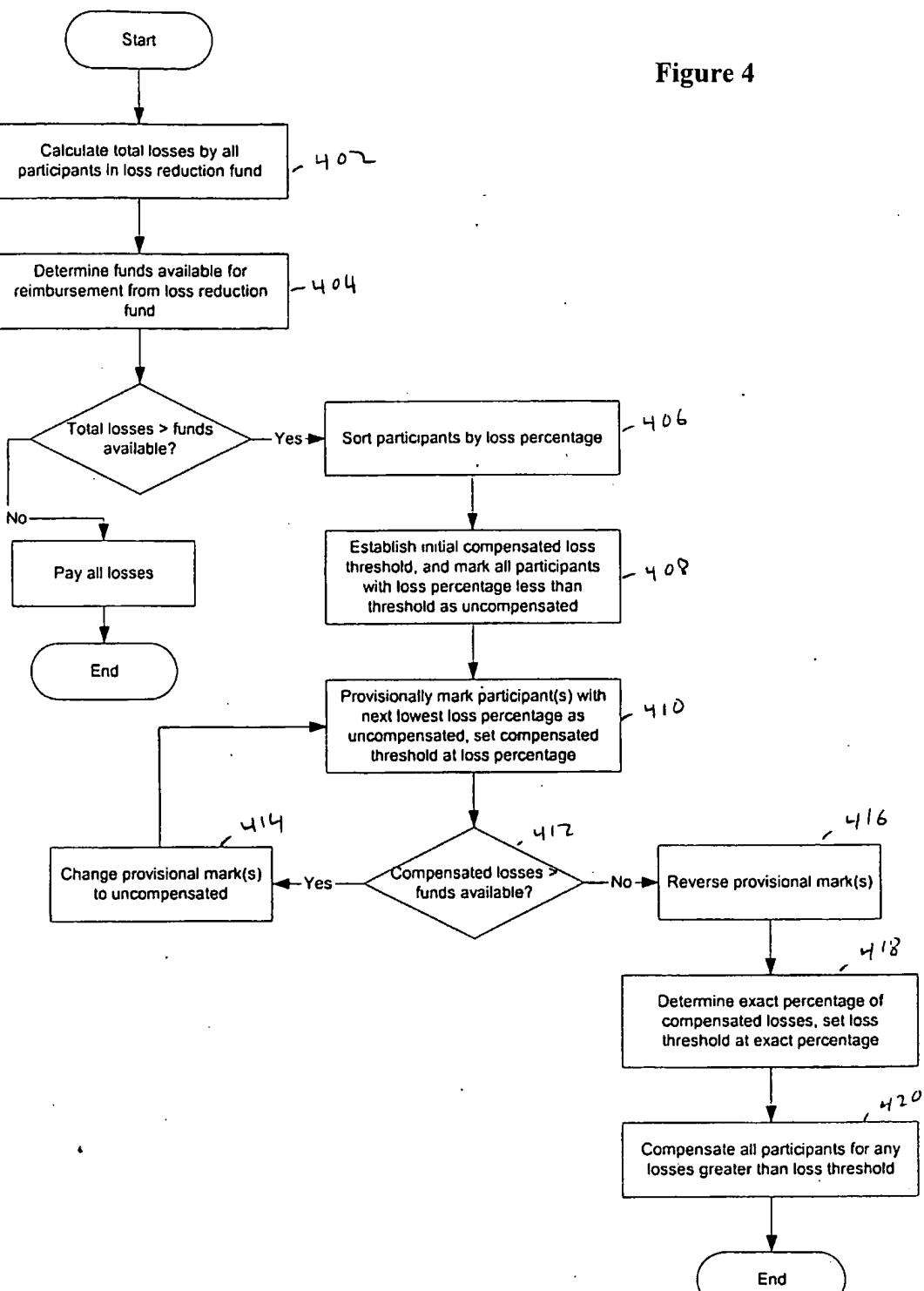
Figure 2

Figure 3



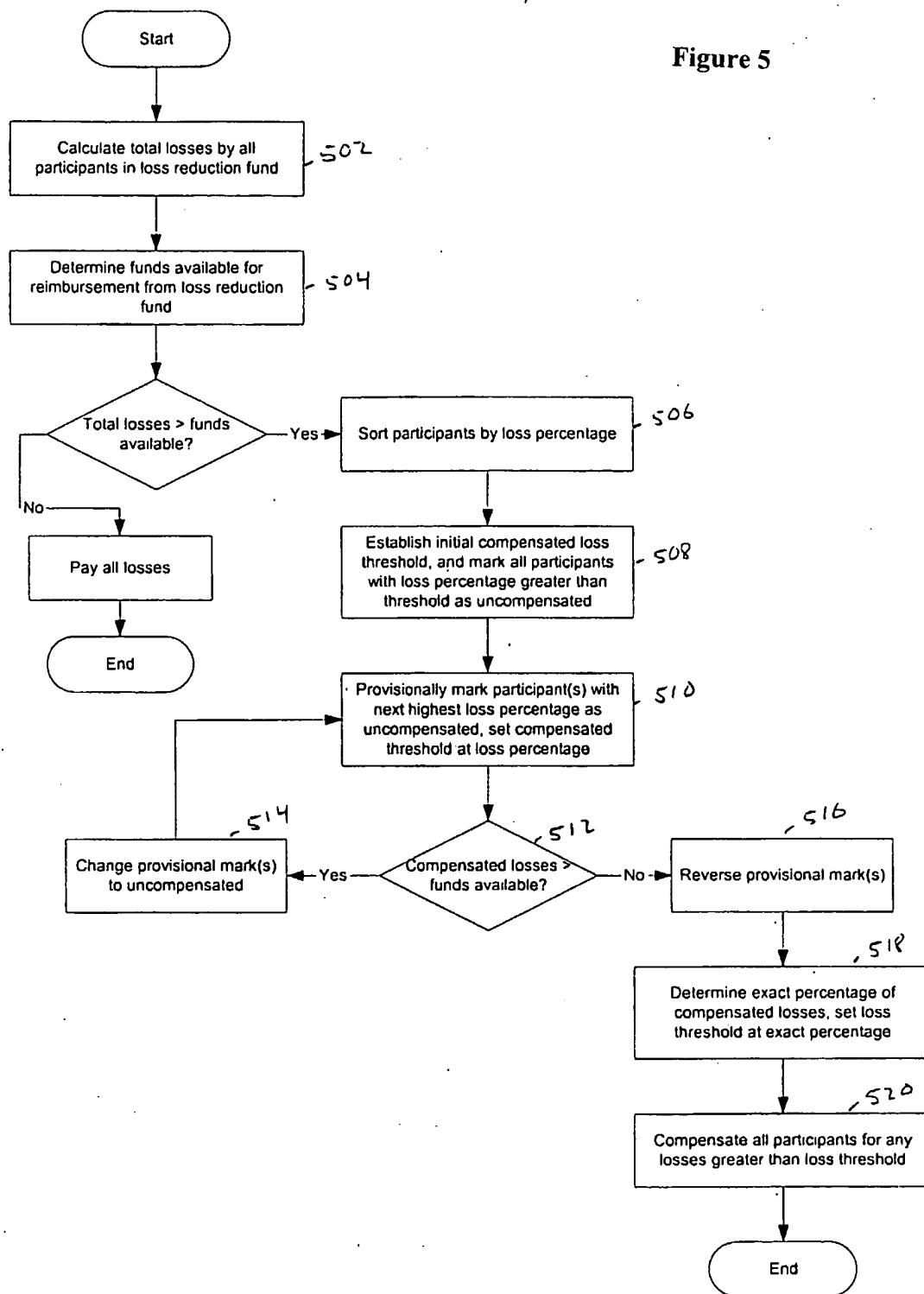
Calculate Loss Reimbursement for Participants

Figure 4



Calculate Loss Reimbursement for Participants

Figure 5



PATENT APPLICATION, BRIAN YOLLES — EXHIBIT B

FRONTEND LOSS COMPENSATION

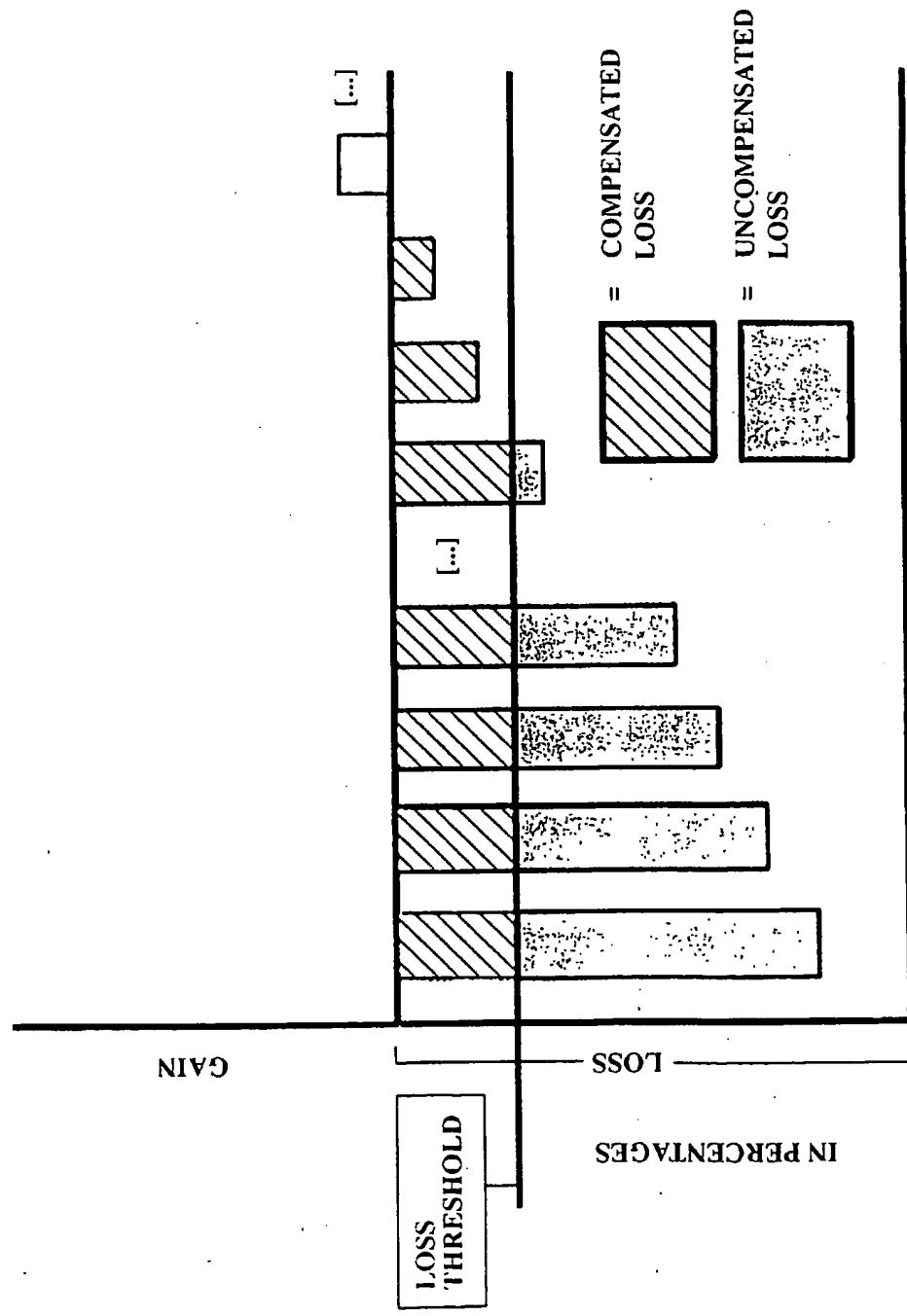


Figure 6

PATENT APPLICATION, BRIAN YOLLES — EXHIBIT C

BACKEND LOSS COMPENSATION WITH CAP ON INSURABLE LOSS

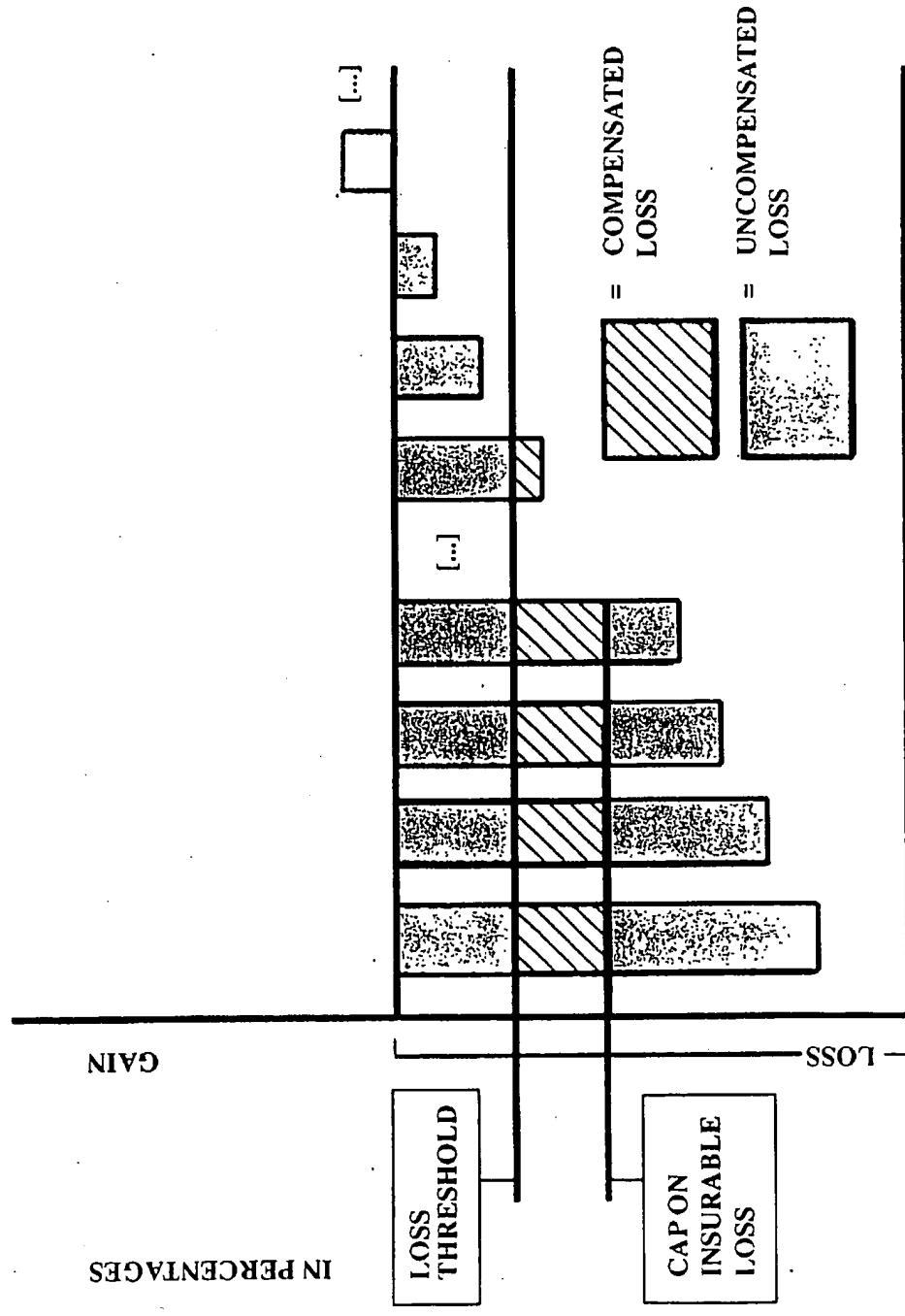


Figure 7

PATENT APPLICATION, BRIAN YOLLES — EXHIBIT D

BACKEND, FRONTEND, AND RISK CAPITAL COMPENSATION

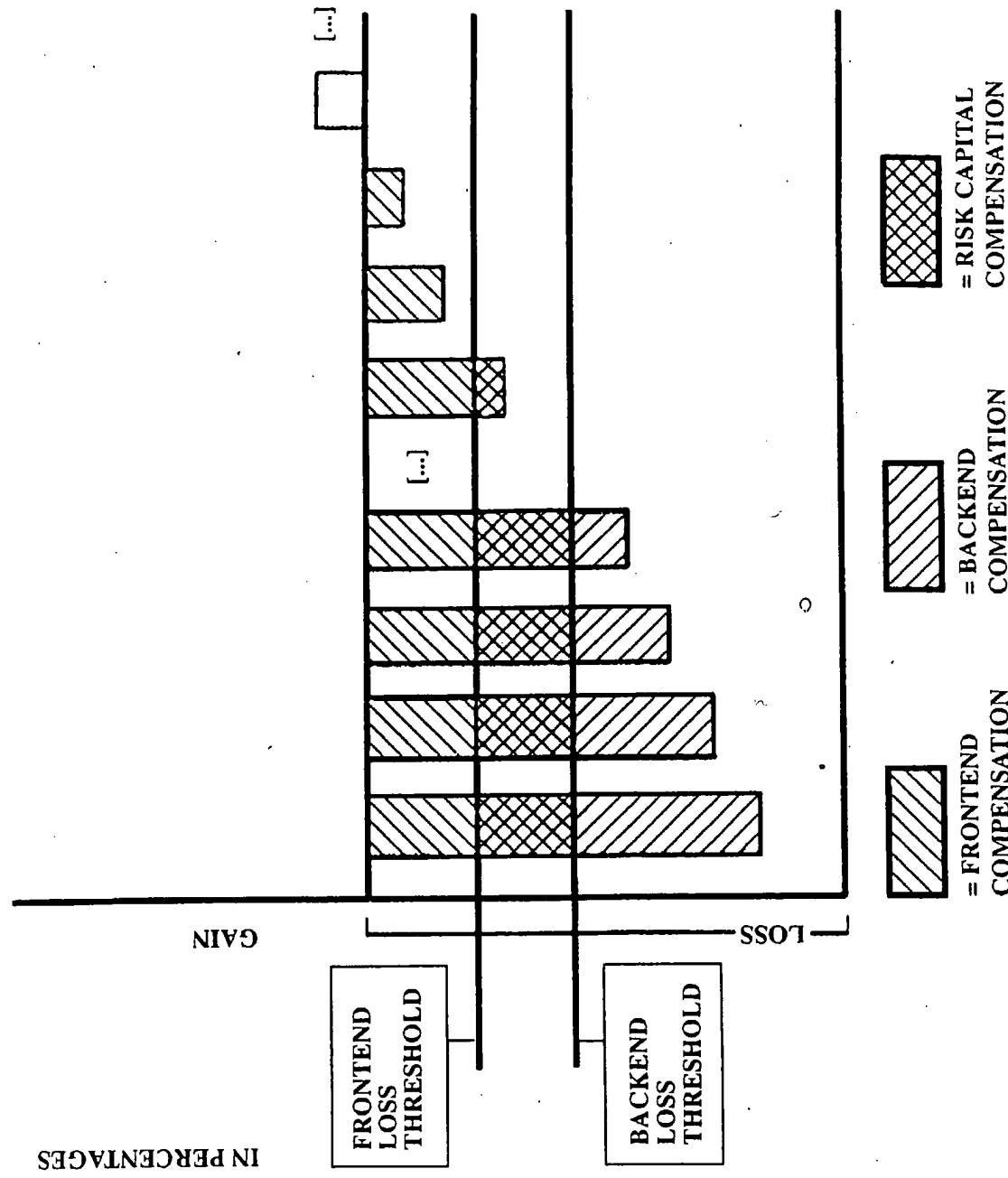


Figure 8

PATENT APPLICATION, BRIAN YOLLES— EXHIBIT E

BACKEND, FRONTEND, AND RISK CAPITAL COMPENSATION WITH PROFIT REDISTRIBUTION

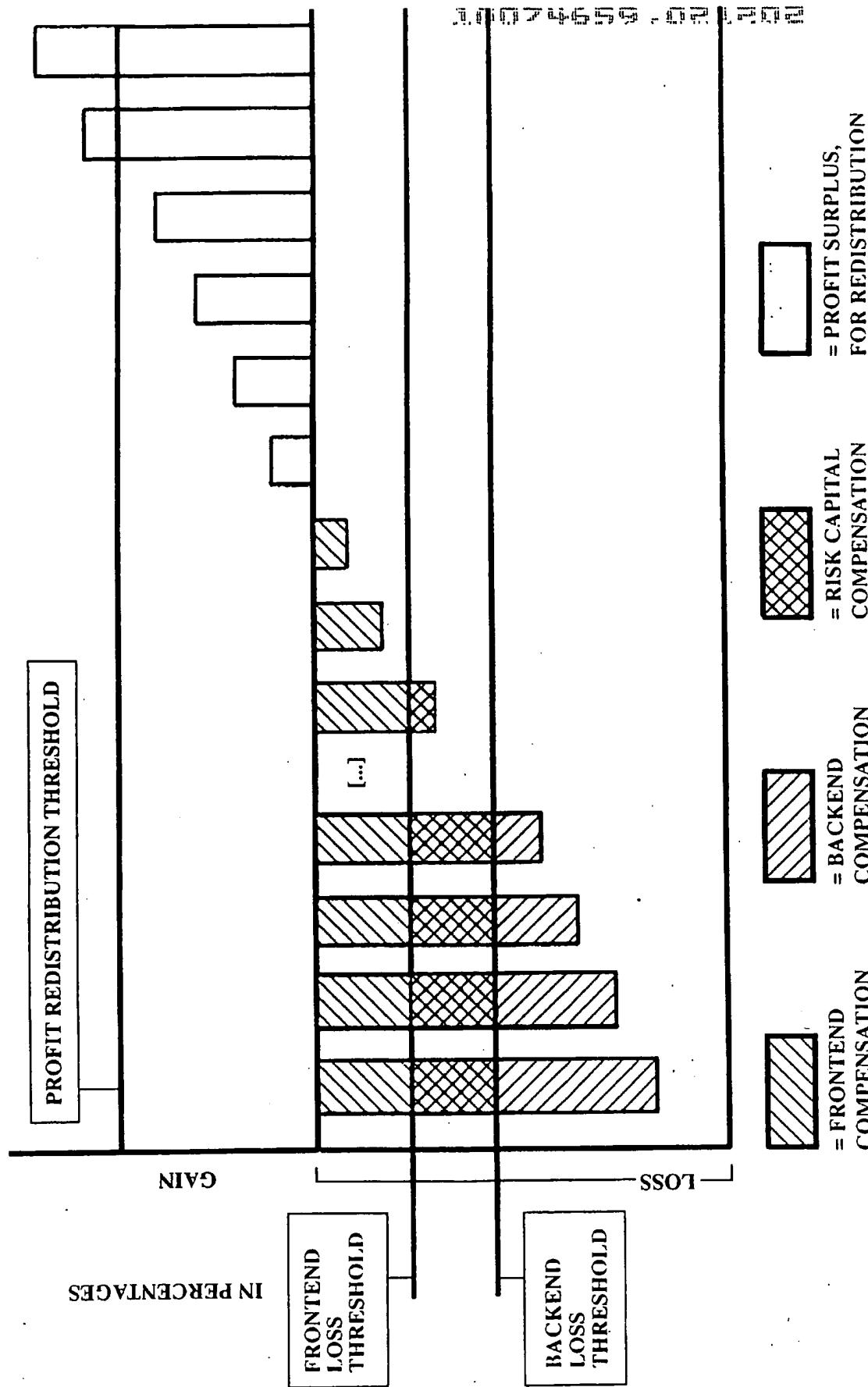


Figure 9